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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
09/292,887	04/16/99	WILCOX	W 286052-002

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ALLEN BLOOM
C/O DECHERT
PRINCETON PIKE CORPORATION CENTER
P.O. BOX 5218
PRINCETON NJ 08543-5218

EXAMINER	
CHAMPAGNE, D	
ART UNIT	PAPER NUMBER

2162
DATE MAILED: 04/05/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary	Application No.	Applicant(s)
	09/292,887	WILCOX ET AL
	Examiner	Art Unit
	Donald L. Champagne	2162

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 21 September 1999.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-20 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-20 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are objected to by the Examiner.

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) Notice of References Cited (PTO-892)

16) Notice of Draftsperson's Patent Drawing Review (PTO-948)

17) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.

18) Interview Summary (PTO-413) Paper No(s) _____.

19) Notice of Informal Patent Application (PTO-152)

20) Other:

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DETAILED ACTION

Claim Rejections - 35 USC § 102 and 35 USC § 103

1. The following is a quotation of the appropriate paragraphs of 35 USC 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. The following is a quotation of 35 USC 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1 and 5 are rejected under 35 USC 102(b) as being anticipated by Wells Fargo (Dialog file 16, document number 02812176). Wells Fargo teaches a credit card incentive system wherein a credit card issuer (Wells Fargo) provides a reduced mortgage interest rate to the credit card holder as a reward for the holder's use of the credit card, which reads on makes a payment on behalf of the credit card holder to a lending institution to be applied against the outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution.
4. Claims 12 and 16 are rejected under 35 USC 102(b) as being anticipated by, or, in the alternative, as obvious over Wells Fargo. Wells Fargo teaches a home mortgage loan, which reads on an installment loan. The reference also teaches awarding a lower interest rate, which reads on periodically calculating a loan benefit amount and paying this amount to the lending institution.

Wells Fargo does not teach establishing a credit card account; issuing a credit card; and periodically calculating the value of all purchases made and interest charged. However, since Wells Fargo teaches the method claimed, under the principles of inherency (MPEP § 2112.02) the invention is considered to be anticipated in this regard by Wells Fargo. As evidence tending to show inherency, it is noted that the customer could not very well accrue charges without having been issued a card, and could not be expected to pay charges and

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interest accrued until it was calculated.

5. Claims 2-4, 6, 11 and 13 are rejected under 35 USC 103(a) as being unpatentable over Wells Fargo.

Wells Fargo does not teach (claims 2-4) payment made by wire transfer, or by check, or by either depending on the amount of payment, with checks reserved for larger payments. The reference also does not teach annual payments (claims 11 and 13). Official Notice is taken (MPEP § 2144.03) that these limitations were well known at the time of the invention. It would therefore have been obvious to one of ordinary skill in the art, at the time of the invention, to add these limitations to the teachings of Wells Fargo. For example, electronic transfers, which reads on wire transfers, are common, and mortgages can be written for any payment term, including once per year.

Wells Fargo does not teach (claim 6) that the size of the payment is determined by the value of goods and services purchased. Because this would encourage the use of the card, It would have been obvious to one of ordinary skill in the art, at the time of the invention, to determine the size of the payment by the value of goods and services purchased.

6. Claims 7 and 14 are rejected under 35 USC 103(a) as being unpatentable over Wells Fargo in view of Borowsky (Dialog file 15, document number 00729051). Wells Fargo does not teach that the size of the reduced mortgage interest payment comprises a straight percentage of the value of goods and services purchased by the credit card holder. Because Borowsky teaches that the Wells Fargo card program offers a straight 5% rebate on all purchases, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to determine the size of the reduced mortgage interest payment as a straight percentage of the value of goods and services purchased by the credit card holder.
7. Claim 10 is rejected under 35 USC 103(a) as being unpatentable over Wells Fargo in view of CardTrak (p. 2/3). Wells Fargo does not teach that the size of the reduced mortgage interest payment comprises an incremented percentage of the amount of interest charged to the credit card holder. CardTrak teaches a credit card with rebate comprising an incremented percentage of the amount of interest charged to the credit card holder. Because it would provide a means to profit from those card holders that tend to maintain and pay interest on card balances, it would have been obvious to one of ordinary skill in the

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art, at the time of the invention, to combine the teachings of CardTrak with those of Wells Fargo, so as to determine the size of the reduced mortgage interest payment as an incremented percentage of the amount of interest charged to the credit card holder.

8. Claims 8, 9, 15 and 17-20 are rejected under 35 USC 103(a) as being unpatentable over Wells Fargo in view of Borowsky and CardTrak. None of the references teach determining the payment size as: an incremental percentage of credit card purchases (claims 8 and 15); a straight percentage of credit card interest charges (claim 9); or as combination of straight/incremented percentages of purchases/interest charges (claims 17-20). Because all of these payment formulas are variants of those taught by the references, and because each could be expected to appeal to a different segment of credit card users, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to combine the teachings of the references, so as to produce the invention methods of determining the mortgage payment size. For example, using an incremental percentage of credit card purchases as the basis for the payment would be most profitable for those users with sufficient income and discipline to make extensive credit card use without defaulting. For those users also inclined to maintain and pay interest on substantial credit balances, this could profitably be combined with using an incremental percentage of the credit card interest charges as a basis for the payment.

Conclusion

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Donald L. Champagne whose telephone number is 703-308-3331. The examiner can normally be reached on Monday-Thursday, 6:30 AM to 5 PM.



Donald L. Champagne
Examiner
Art Unit 2162

2 April 2001